

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILKES BARRE DIVISION**

In re: ROSA ARIAS

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Case No. 5:18-bk-01055

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/16/2018.
- 2) The plan was confirmed on 08/05/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 07/31/2023.
- 6) Number of months from filing or conversion to last payment: 64.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,638.00.
- 10) Amount of unsecured claims discharged without full payment: \$5,570.57.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 61,351.67	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 61,351.67</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,512.09	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 7,512.09</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
TULLIO DeLUCA, ESQUIRE	Lgl	0.00	NA	NA	3,000.00	0.00
HAZLETON CITY AUTHORITY	Uns	0.00	1,941.81	1,941.81	1,941.81	0.00
MIDLAND CREDIT MGMT;	Uns	1,678.00	1,767.67	1,767.67	24.74	0.00
WEST HAZLETON BOROUGH	Sec	106.00	121.68	0.00	0.00	0.00
WEST HAZLETON BOROUGH	Sec	661.00	1,287.57	1,287.57	1,287.57	0.00
NEWREZ LLC DBA SHELLPOINT	Pri	0.00	NA	NA	1,094.69	0.00
NEWREZ LLC DBA SHELLPOINT	Sec	0.00	201,534.84	45,159.00	45,159.00	0.00
NEWREZ LLC DBA SHELLPOINT	Uns	0.00	201,534.84	161,534.84	3,311.88	0.00
GREATER HAZLETON JOINT SEWER	Sec	672.00	1,019.89	1,019.89	1,019.89	0.00
BAYVIEW FINANCIAL LOAN	Sec	199,678.00	NA	NA	0.00	0.00
HAZELTON CITY AUTHORITY	Sec	1,784.47	NA	NA	0.00	0.00
WEST HAZELTON GARBAGE	Sec	1,339.65	NA	NA	0.00	0.00
ACCU REFERENCE MEDICAL LAB	Uns	2,300.00	NA	NA	0.00	0.00
CEDAR EMERGENCY PHYSICIANS	Uns	345.00	NA	NA	0.00	0.00
CHASE	Uns	3,945.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER	Uns	273.00	NA	NA	0.00	0.00
EASTERN REVENUE, INC	Uns	41.00	NA	NA	0.00	0.00
FOUNDATION RADIOLOGY GROUP	Uns	651.00	NA	NA	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
LEHIGH VALLEY HEALTH	Uns	272.00	NA	NA	0.00	0.00
LEHIGH VALLEY PHYSICIANS	Uns	15.00	NA	NA	0.00	0.00
NUREMBERG COMMUNITY EMS	Uns	1,329.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 45,159.00	\$ 45,159.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 2,307.46	\$ 2,307.46	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 47,466.46	\$ 47,466.46	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 26,204.43	\$ 1,094.69	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 26,204.43	\$ 1,094.69	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 165,244.32	\$ 5,278.43	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 7,512.09	
Disbursements to Creditors	\$ 53,839.58	
<b>TOTAL DISBURSEMENTS:</b>		\$ 61,351.67

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/06/2023

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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